

REAL ESTATE INFORMATION

AS OF JULY 2007

RECORDATION TAX

The tax listed below is for each \$500 of actual consideration. Adjust to the nearest \$500 higher if not an even multiple of \$500.

Allegany County-\$3.50	Harford County-\$3.30
Anne Arundel County-\$3.50	Howard County-\$2.50
Baltimore City-\$5.00	Kent County-\$3.30
Baltimore County-\$2.50	Montgomery County-\$3.45
Calvert County-\$5.00	Prince George's County-\$2.20
Caroline County-\$5.00	Queen Anne's County-\$3.30
Carroll County-\$5.00	St. Mary's County-\$4.00
Cecil County-\$4.10	Somerset County-\$3.30
Charles County-\$5.00	Talbot County- \$.01- \$500: \$3.30
Dorchester County-\$5.00	\$500.01- \$1,000: \$6.60
Frederick County-\$6.00	Washington County-\$3.80
Garrett County-\$3.50	Wicomico County-\$3.50
	Worcester County-\$3.30

On instruments to be recorded in more than one Record Office, Recordation Tax (formerly Maryland Stamps) is pro-rated between the different offices according to the portion of the property lying in each locality, as shown by the tax assessment. An affidavit of value must accompany the recorded instrument or must be listed in a granting clause or acknowledgement. There is a charge of \$2.00 for filing this affidavit except in Anne Arundel, Baltimore, Baltimore City, Calvert, Caroline, Cecil, Dorchester, Garrett, Harford, Howard, Kent, Queen Anne's, St. Mary's, Talbot, Washington, Wicomico, and Worcester Counties. Recordation Tax checks must be made payable in the following manner for the following counties: Baltimore City: Circuit Court of Baltimore City; Baltimore County: Baltimore County, MD; Carroll County: make checks payable to The Commissioners of Carroll County (note: all documents that require Recordation Taxes should be brought to the Collections Office in the Carroll County Office Building prior to being recorded in the Land Records at the Courthouse); Charles County: Charles County Treasurer; Frederick County: Treasurer of Frederick County; Howard County: Clerk of the Circuit Court for Howard County; Montgomery County: Montgomery County, Maryland; Prince George's County: Prince George's County, Maryland; Talbot County: Talbot County Clerk of the Court. Otherwise, checks are made payable to Clerk of Court; Clerk of the Circuit Court (Allegany County).

REAL PROPERTY LEASES

Leases for a term of more than 7 years, not perpetually renewable, are subject to recordation and transfer tax when recorded. Leases of 7 years or less are exempt from tax. *Perpetually renewable ground rent leases* are subject to recordation tax and transfer tax. Tax is assessed on the annual ground rent capitalized at the redemption rate set forth in the lease up to a maximum of 12%. Certain *unrecorded leases* are subject to tax. When any attornment agreement, memorandum of lease, assignment of lease or other instrument publicizing or giving constructive notice of the existence of a lease which has not been recorded is presented for recording, the original lease must be presented and taxes paid thereon, if due, before the second instrument may be recorded.

STATE TRANSFER TAX

State Transfer Tax Rate - .5% is reduced to .25% (payable entirely by the seller) for First Time Maryland Homebuyers who occupy the property as their principal residence. Grantees must sign a statement under oath confirming compliance with qualifications, however, a co-maker or guarantor will not be required to occupy the property. Make check payable to Clerk of Court (in Allegany County, make checks payable to Clerk of Circuit Court; in Carroll County, make checks payable to Clerk, Circuit Court for Carroll County; in Howard County, make the checks payable to Clerk of the Circuit Court for Howard County; in Wicomico County, make the checks payable to Clerk of Court, Wicomico County).

COUNTY TRANSFER TAXES

Allegany County - 0.005%

(\$30,000 exemption for buyer's principal residence)

Anne Arundel County - 1%

Baltimore City - 1½%

Baltimore County - 1.5%

(\$22,000 exemption for residential/occupied)

Caroline County - ½%

(\$25,000 exemption for principal residence;

\$75,000 for first-time home buyer)

Cecil County - no tax, \$10.00 flat charge per deed

Dorchester County - .75%

(\$30,000 exemption if primary home,

7 out of 12 months)

Garrett County - 1%

(1st \$50,000 of consideration exempt)

Harford County - 1%

(\$30,000 exemption for buyer's principal residence)

Howard County - 1%

Kent County - ½%

Montgomery County -

1. Unimproved - 1%

2. Improved - Residential

(a) Up to \$40,000 - ¼%

(b) \$40,000 to \$70,000 - ½%

(c) \$70,000 and over 1%

3. Improved-Non Residential - 1%

4. Special rates for rezoned lands, farms

and condo conversions

Prince George's County - 1.4%

Queen Anne's County - ½%

or same as State rate (¼%) if first-time MD Homebuyer

St. Mary's County - 1% (\$300 credit for owner occupant,

7 out of 12 months)

Talbot County - 1% (\$50,000 exemption if

owner-occupied and principal place of residency; Grantee

must have signed affidavit included in deed stating it is the

grantee's principal residence and they are going to occupy

it for at least 7 out of 12 months.)

Washington County - .5% (first \$50,000 exempt)

Worcester County - ½% (\$50,000 exemption if primary

home - 7 out of 12 months)

REAL ESTATE RECORDING FEES

The following provisions apply to all 24 subdivisions of the state:

\$10.00 for a Release nine (9) pages or less in length.

\$20.00 for any other instrument nine (9) pages or less in length or for any instrument regardless of length involving solely a principal residence; and

\$75.00 for any other instrument ten (10) pages or more in length.

Also, you must add to the above fees the Land Records Improvement Fund Surcharge:

\$20.00 for Deeds, Leases, Mortgages, Deeds of Trust, Releases, Easements, Declarations and for most other instruments (excludes Powers of Attorney, Plats, Notices of Sale and Notices of Ejectment).

HOA depository filing fees: initial - \$50; amendments - \$5 per page with \$25 maximum; copies - \$0.50 per page

Allegany County charges: (1) Copies Subdivision Plats - \$5.00; Copies/Plats - \$1.00; Copies - \$0.50 per page.

Anne Arundel: Copies/Plats - \$2.00; Copies/Documents - \$0.50.

Baltimore City charges: (1) Notice of Sales; Notice of Ejectments - \$15.00. Land Financing Statements, Terminations - \$20.00 - \$2.00 Surcharge, Non Commercial Financing Statements (Consumers) filed in the Chattle Records - \$20.00, no Surcharge; (2) All Copies \$0.50 per page; (3) All Plats - \$1.00 each.

Baltimore County charges: (1) All Copies \$0.50 per page; Certified Copies \$5.00 additional; (2) Plats: Paper - \$2.00; Mylar - \$5.00.

Calvert County charges: (1) All Copies \$0.50 per page. (2) All Plats - \$2.00 each. Certified Copies- \$5.00 (additional)

Caroline charges: \$0.50 per instrument for postage and handling for return of instruments if filed by mail.

Carroll County charges: (1) All Copies \$0.50 per page. (2) Small Plats - \$0.50, Large Plats - \$1.00. All certified copies - \$5.00 + \$0.50 per page. Make checks payable to Clerk, Circuit Court for Carroll County.

Charles County charges: (1) All Copies \$0.50 per page. (2) All Plats - \$1.00 each.

Dorchester County charges: (1) All Copies \$0.25 per page. (2) Small Plats (11" x 17") - \$0.50 each; Large Plats - \$2.00 each.

Notice of Sales - \$15.00, Land Finance Statements - \$40.00 for 8 pages or less, this also applies to terminations & assignments or amendments of Finance Statements in Land Records. Filing of releases requires an additional surcharge of \$20.00.

Frederick County: All Copies \$0.50 per page; 18" x 24" Plats - \$1.00; 11" x 17" Plats - \$0.50. \$5.00 additional charge for certified copies.

Garrett County charges: (1) Subdivision Plats - \$2.00. (2) Other Plats - \$1.00. (3) Other copies - \$.50 per page.

Howard County charges: (1) All Copies \$0.50 per page. (2) All Plats - \$2.00 each.

Harford County charges: (1) All Copies \$0.50 per page. (2) All Plats - \$2.00 each.

Kent County charges: (1) All Copies \$0.50 per page. (2) Plats 11" x 17" - \$.50, 24" x 24" - \$1.00.

Queen Anne's County charges: (1) All Copies \$0.50 per page; (2) All Plats - \$2.00 each.

Talbot County charges: (1) All Copies \$0.50 per page. (2) Small Plats - \$1.00 each. (3) Copies of Large Plats - \$3.00 each. \$5.00 additional charge for certified copy.

Somerset County charges include: (1) All Copies \$0.50 per page. (2) All Copies of Plats - \$3.00 each.

St. Mary's County charges: 11" x 17" Plats - \$1.00, 18" x 24" - \$2.00. All 8 1/2" x 11" copies - \$0.50/page.

Worcester County charges \$5.00 per page for all Copies of Plats, \$3.00 per page for Surveys.

Washington County charges: (1) All Copies \$0.50 per page. (2) Full Size Plats - \$2.00 each. Reduced size - \$1.00. (3) \$5.00 additional charge for certified copies.

Wicomico County charges: (1) All Copies \$0.50 per page; Plats \$1.00.

NOTE: Most courthouses have a reduced copy rate for self-made copies with debit system. (Some jurisdictions have "buttons")

MARYLAND REAL ESTATE AND PERSONAL PROPERTY TAX RATES

AS OF JULY 1, 2007

Each county imposes a different tax rate, some with additional special taxes. Since these rates are subject to change, it is suggested that you check the website of the Comptroller of Maryland or that you contact the following numbers:

Allegany County: 301-777-5965

Anne Arundel County: 410-222-1144

Baltimore City: 410-396-3979

Baltimore County: 410-887-2403

Calvert County: 410-535-1600 x 2272

Caroline County: 410-479-0410

Carroll County: 410-386-2971

Cecil County: 410-996-5385

Charles County: 301-645-0685

Dorchester County: 410-228-4343

(City of Cambridge: 410-228-4020)

Frederick County: 301-694-1111

Garrett County: 301-334-1965

Harford County: 410-638-3269

Howard County: 410-313-2062

Kent County: 410-778-7478

Montgomery County:

301-217-2920 (Automated);

301-217-1070 (General)

Prince George's County: 301-883-7300

Queen Anne's County: 410-758-0414

St. Mary's County: 301-475-7844

Somerset County: 410-651-0440

Talbot County: 410-770-8020

Washington County: 240-313-2110

Wicomico County: 410-548-4840

City of Salisbury: 410-548-3110

Water: 410-548-3115

Worcester County: 410-632-0686

MISCELLANEOUS RECORDING INFORMATION

Streamlined recording. The following counties have streamlined recording in which the trip to SDAT has been eliminated:

Allegany	Harford
Anne Arundel	Howard
Baltimore	Kent
Calvert	Montgomery
Carroll	Prince George's
Cecil	St. Mary's
Charles	Washington
Frederick	Wicomico
Dorchester	Worcester
Garrett	

(HB 569, effective 10/01/04, adds P.G. County. HB 180, effective 10/01/05, adds all jurisdictions.)

To take advantage of this process, the original deed must be presented with the completed Intake Sheet and a copy of the deed and a copy of the lien sheet in some counties.

Intake Sheet. There is a uniform, statewide Intake Sheet which must be presented with most documents submitted for recording. Wicomico County requires a copy of the deed along with a copy of the intake sheet. The Intake Sheet can be accessed at www.courts.state.md.us. At the top of the website, click on "Forms."

Lien/Tax Certificates. The following jurisdictions require that a lien certificate (or similar form) be obtained prior to, and be submitted with, the recording of a deed:

- Baltimore City - \$25 (no violations); \$55 (violations); expires after 45 days; allow 4 to 6 weeks for issuance. \$5 for duplicate copies.
- Baltimore County - \$40
- Carroll - \$30.00 in public water/sewer districts, \$25.00 in non-public water/sewer districts, district 7 – (\$25.00 for tax account #'s beginning with 007-1 and \$30.00 for tax account #'s beginning with 007-0).
- Charles - \$20; expires after 30 days
- Frederick - \$10
- Harford - \$50; allow 5 to 7 days for issuance (Bureau of Revenue Collections)
- Howard - \$20; expire after 45 days

Attorney's Certificate. Required by all Maryland jurisdictions.

Mail-in Recordings. Many jurisdictions do not allow deeds to be submitted through the mails for recording. Contact the Clerk's office.

Indemnity Deeds of Trusts (IDOTS). A copy of the Note (and Guaranty) must be exhibited with the Deed of Trust at the time of recording. Note is not recorded and is returned. The Prince George's County transfer tax is applicable. On all refinance Deeds of Trust and Mortgages a PG County Refinance Affidavit is required. Wicomico County does not require a PG County affidavit, just a refinance affidavit to get credit.

Tax Account (Parcel Identifier). The following jurisdictions require that the tax account number appear on the document, as well as the Intake Sheet:

Calvert	Harford
Carroll	Montgomery
Charles	St. Mary's
Dorchester	Wicomico

Election District. The following jurisdictions require that the election district appear on the document, as well as the Intake Sheet:

Charles	St. Mary's
Dorchester	Somerset
Harford	Wicomico
Prince George's	

Clerk's Office Assistance. The following persons at the Land Records part of the Clerk's Office have been identified as persons who may be able to provide telephone assistance:

Allegany: Louise Hott, Kim Burgess - 301-777-5922
Anne Arundel: Kathy Blough - 410-222-1425
Baltimore City: Denise D. Smith - 410-333-3760
Baltimore County: Debra Malvaso, Patricia Mannion - 410-887-2652
Calvert: Marysa Dixon, Ronda Libby - 410-535-1660
Caroline: Chris Blades, F. Dale Minner - 410-479-1811
Carroll: Carmen Cashman (Supervisor), Michelle R. Cutsail, Robin Crouse - 888-302-8927 and 410-386-2022
Cecil: Alyce Lovelace, Gail M. Purnel - 410-996-5375
Charles: Dana Rollins - 301-932-3308; 1-888-932-2072
Dorchester: Susan Meredith, Jeanette Hughes, Patricia Thomas, Roxanne Snelling - 410-228-0480
Frederick: Mary Alice Shankle - 301-600-1961 or Bonnie Fuss - 301-600-1964
Garrett: Kerry L. Gibson - 301-334-1938
Harford: Lynne G. Howell - 410-638-3474 (from Balt. - 879-2000)
Howard: Andrew Furletti - 410-313-6103
Kent: Sandy Skalberg, Janis Caldwell, Sherise Kennard - 410-778-7460
Montgomery: Patricia Mitchell, Fannie Stokes - 240-777-9473 and 240-777-9485
Prince George's: Stephanie Beckett - 301-952-3352; 301-952-4895
Queen Anne's: Dawn C. Nock - 800-987-7591; 410-758-1773 (Menu Option #2)
St. Mary's: Tracy Cantrell and Lynne Powell - 301-475-7844, ext. 4563 or 4576
Somerset: Richard C. Truax - 410-845-4840
Talbot: Alyssa Hughes, Beverly Lynch, Anne Langmack and Debbie Merriken - 410-822-2611
Washington: Sheila Brown - 301-733-8660; 800-937-2062
Wicomico: Donna Short - 410-543-1427
Worcester: Nina Jones - 410-632-5500

Bar Liaison. The following local, practicing attorneys have agreed to provide telephone assistance:

Allegany	G. Douglas Reinhard, Esq.	301-722-7654
Anne Arundel	James C. Praley, Esq.	410-760-5000
Baltimore City	Catherine S. Jenkins, Esq.	410-727-3700
Baltimore County	Alan Fink, Esq.	410-828-5000
Calvert	Thomas Pelagatti, Esq.	410-535-0060
Caroline	Anne C. Ogletree, Esq.	410-479-2573
Carroll	John T. Maguire, II, Esq.	410-848-3133
Cecil	Sharon C. Walla, Esq.	410-398-3346
Charles	Stephen H. Scott, Esq.	301-870-5355
Dorchester	E. Thomas Merryweather, Esq.	410-228-3610
Frederick	Krista A. McGowan, Esq.	301-662-5155
Garrett	Craig Ingram, Esq.	301-334-3724
Harford	Elwood V. Stark, Jr., Esq.	410-838-3456
Howard	Laurence B. Raber, Esq.	410-740-4600
Kent	Robert H. Strong, Esq.	410-778-7450
Montgomery	William M. Hoffman, Jr., Esq.	301-588-8580
Prince George's	Sally McCash, Esq.	301-572-7900
Queen Anne's	Lynn Knight, Esq.	410-758-9841
St. Mary's	F. Michael Harris, Jr., Esq.	301-737-6330
Somerset	K. King Burnett, Esq.	410-742-3176
Talbot	Michael Kopen, Esq.	410-822-3900
Washington	Christopher L. Joliet, Esq.	301-791-5150
Wicomico	K. King Burnett, Esq.	410-742-3176
Worcester	Raymond D. Coates, Esq.	410-641-1515